

**Fill in this information to identify the case:**Debtor 1: JENNIFER K JONESDebtor 2: PAUL R JONES JR.

(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of OhioCase number: 17-17369

Official Form 410S1

Chapter 13

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: THE BANK OF NEW YORK MELLON,  
F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR  
REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED  
CERTIFICATES, SERIES 2005-6,

Court claim no. (if known): 4-1

Last four digits of any number  
you use to identify the debtor's  
account:

8604Date of payment change: 02/01/2021

Must be at least 21 days after  
date of this notice

New total payment: \$1,506.07  
Principal, interest and escrow, if any

**Part 1: Escrow Account Payment Adjustment**Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$327.70New Escrow Payment: \$328.78**Part 2: Mortgage Payment Adjustment**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change**Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: JENNIFER K JONES

Case number (if known): 17-17369

#### Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Diane Tran

Signature

Date: Dec 30, 2020

Print: Diane Tran

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 701 Highlander Blvd., Ste. 200  
Arlington, TX 76015

Contact Phone:

Email: dtran@ursusholdings.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF Ohio**

***In Re:***

**Case No. 17-17369**

**JENNIFER K JONES  
PAUL R JONES JR.**

**Chapter 13**

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I hereby certify that on 12/30/2020, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Diane Tran

THE BANK OF NEW YORK MELLON, F/K/A  
THE BANK OF NEW YORK AS TRUSTEE FOR  
REGISTERED HOLDERS OF CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES  
2005-6  
701 Highlander Blvd., Ste. 200  
Arlington, TX 76015

Debtor

JENNIFER K JONES  
PAUL R JONES JR.  
775 NORTH MAIN ST  
GRAFTON, OH 44044

Debtor's Counsel

William J. Balena Balena Law Firm LLC  
31369 Saint Andrews  
Westlake, OH 44145

Trustee

LAUREN A HELBLING  
200 Public Square Suite 3860  
Cleveland, OH 44114

U.S. Trustee

(800) 561-4567 FAX: (949) 517-5220

/P1 / 680

PAUL R JONES  
JENNIFER K JONES

YOUR LOAN NUMBER : [REDACTED]

DATE: 11/20/20

BALENA LAW FIRM  
30400 DETROIT ROAD STE 106  
WESTLAKE OH 44145

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING FEBRUARY, 2020 AND ENDING JANUARY, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF FEBRUARY, 2020 IS ---

PRIN & INTEREST	1,177.29
ESCROW PAYMENT	327.70
TOTAL	1,504.99

MONTH	-- PAYMENTS TO ESCROW --		-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
	PRIOR	PROJECTED ACTUAL	PRIOR	PROJECTED DESCRIPTION	ACTUAL DESCRIPTION	PRIOR	PROJECTED ACTUAL	
					STARTING BALANCE = = = >	2293.96	9129.11-	
FEB	327.70	* 892.30	941.95	* COUNTY TAX		1679.71	8236.81- ALP	
MAR	327.70	* 446.15				2007.41	7790.66-	
APR	327.70	* 1338.45				2335.11	6452.21-	
MAY	327.70	* 892.30				2662.81	5559.91-	
JUN	327.70	*	*		930.62 COUNTY TAX	2990.51	6490.53-	
JUL	327.70	* 446.15	941.95	* COUNTY TAX	2084.18 HOMEOWNERS	2376.26	8128.56-	
AUG	327.70	* 1338.45	2048.56	* HOMEOWNERS		655.40 TLP	6790.11-	
SEP	327.70	* 691.45				983.10	6098.66-	
OCT	327.70	* 712.08				1310.80	5386.58-	
NOV	327.70	* 712.08				1638.50	4674.50-	
DEC	327.70		E			1966.20	4674.50-	
JAN	327.70		E			2293.90	4674.50-	
TOT	3932.40	7469.41	3932.46		3014.80			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$655.40. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$8,236.81-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

09/16	\$446.15	10/16	\$446.15	11/16	\$15,020.86 *
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\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING FEBRUARY, 2021 AND ENDING JANUARY, 2022.

----- PROJECTED PAYMENTS FROM ESCROW - FEBRUARY, 2021 THROUGH JANUARY, 2022 -----

HOMEOWNERS INSU	2,084.18
COUNTY TAX	1,861.24
TOTAL	3,945.42
PERIODIC PAYMENT TO ESCROW	328.78 (1/12 OF "TOTAL FROM ESCROW")

----- PROJECTED ESCROW ACTIVITY - FEBRUARY, 2021 THROUGH JANUARY, 2022 -----

MONTH	TO ESCROW	--- PROJECTED PAYMENTS ---		DESCRIPTION	-- ESCROW BALANCE COMPARISON --	
		FROM ESCROW	ACTUAL		PROJECTED	REQUIRED
			STARTING BALANCE	== = >	5,896.42	2,301.52
FEB, 21	328.78		930.62	COUNTY TAX	5,294.58	1,699.68
MAR, 21	328.78				5,623.36	2,028.46
APR, 21	328.78				5,952.14	2,357.24
MAY, 21	328.78				6,280.92	2,686.02
JUN, 21	328.78				6,609.70	3,014.80
JUL, 21	328.78		930.62	COUNTY TAX	6,007.86	2,412.96
AUG, 21	328.78		2,084.18	HOMEOWNERS INSU	4,252.46	657.56 RLP
SEP, 21	328.78				4,581.24	986.34
OCT, 21	328.78				4,910.02	1,315.12
NOV, 21	328.78				5,238.80	1,643.90
DEC, 21	328.78				5,567.58	1,972.68
JAN, 22	328.78				5,896.36	2,301.46

\*\*\*\* CONTINUED ON NEXT PAGE \*\*\*\*

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN THERE IS AN ESCROW SURPLUS.... THE ESCROW SURPLUS IS... 3,594.90 \*

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$0.00.

\*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	1,177.29 *
ESCROW PAYMENT	328.78
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 02/01/21 ==>	1,506.07

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$655.41.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$657.56.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

<b>Escrow payments up to escrow analysis effective date:</b>				
07/18	\$356.04	08/18	\$356.04	09/18 \$9,858.84*

**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**HUD COUNSELOR INFORMATION**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.